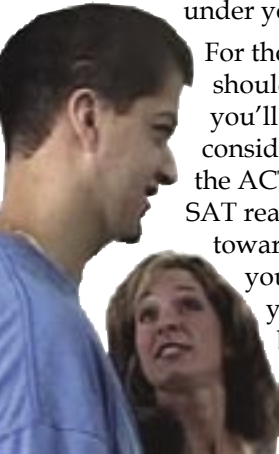


Thinking About College?

A Senior Calendar could be helpful.

So, you're a senior or junior in high school and you're thinking about going to college. If that's the case, you need to be doing something about it and the sooner the better. For you freshmen and sophomores, there's no rush just yet. Some would say you could start now and there's no real harm in looking, but really, shouldn't you get a few high school courses under your belt first?



For those of you who should be starting, you'll want to be considering taking the ACT and/or SAT real soon. At or toward the end of your junior year, you'll want to be collecting application information

from those schools you are interested in. During the summer between your junior and senior years is a good time to visit the schools of your choice. Granted, this isn't

always possible if you live more than several hours driving distance away. Maybe the family has a summer trip planned and it just happens to be at a location near a preferred college. Is it possible to hitch a ride with a parent/grandparent/aunt/uncle who is going on a business trip to a place close to the campus? If so, you might want to see about taking a tour then. This is a time when colleges are expecting you. They provide tours for potential incoming students. They can also connect you with current students who'll meet with you or talk on the phone or via e-mail. This is a good way to learn about a school.

At the start of your senior year, you'll want to stay on top of things. Many deadlines will come and go during the year so you should be taking notes now.

September

- ✦ Finish sending your college applications.
- ✦ Check to be sure you're on target for meeting your high school graduation requirements. Your guidance counselor can help.
- ✦ If necessary, re-take the ACT and/or SAT tests.

October

- ✦ Call or write the admissions offices to obtain financial aid information from the schools to which you've applied.
- ✦ Check with your guidance counselor to see if your school offers a financial aid workshop. This is usually open to students and parents.

November

- ✦ Be quick in responding to requests from the college admissions offices.
- ✦ Seasons Greetings

January

- ✦ Collect copies of your parent's W-2's and 1099's once they've filled out their federal tax returns. You'll need these for your financial aid application.
- ✦ Be sure to complete and send in your Free Application for Federal Student Aid (FAFSA). Forms are available at <www.fafsa.ed.gov>.
- ✦ Check to see if your high school transcripts are being/have been sent to interested schools.

February

- ✦ Check for financial aid deadlines that your schools might have.

March

- ✦ Check again for financial aid deadlines at your schools.
- ✦ Pay attention to any "requests for information" you receive from the college admissions or financial aid offices. You should reply as quickly as possible.

April

- ✦ Consider the offers you've received and decide on your choice of school to attend and notify them.
- ✦ DON'T decline other offers yet! Wait until you receive confirmation from your first choice.
- ✦ Once you have received confirmation, let the others know you will not be attending their school.
- ✦ Now, check the financial aid deadline for your school.
- ✦ You may receive financial aid award notification. You may also need to follow through with your local lender as well.

May

- ✦ Double check on your high school transcripts. Be sure they get to the school you selected.

Congrats on your graduation, and enjoy the summer!
During, but before summer's end, you'll want to follow up with the financial aid office to be sure all is in order. You don't want any last minute surprises! Pay attention to information you'll receive from the school. Check on dorm check-in dates/times. Attend orientation if at all possible.

GOOD LUCK!

From High School to The World of Work

Though many of you will go on to other academic institutions after you graduate high school, some of you will not. Truth be told, either choice is fine. The important thing to remember is to do what makes you happy. While furthering your education is always a good idea, it's useless if you're not enjoying what you do. If you're someone who's thinking about entering the workforce directly after high school, you should begin searching for possible job opportunities now. There are many different career choices available to you, regardless of your educational background (see Career Planning Table). However, it is necessary to realize that there tends to

be less demand for employees without post-secondary degrees, and that many of the jobs available pay less than those available for people with different degrees. Don't forget, however, that even if you do decide not to continue your education, you can always change your mind. The important thing to remember throughout the whole process of deciding what to do after high school is to not let yourself become overwhelmed with the different options that exist. Just consider your possibilities carefully before making your decision, and remember that nothing is final. (Accompanies "Continuing Your Education After High School?" article.)



Top 10 Tips for Filing the FAFSA

You should submit your FAFSA as early as possible, but no earlier than January 1. Each college has its own individual deadline. Don't miss the deadlines.

If your 2001 tax forms will not be completed before the earliest college deadline, you should estimate. It is better to estimate and get the FAFSA in on time than to wait for the exact information and miss the deadline.

When reporting net worth in questions #47 & #48 (student) and #81 & #82 (parent), report the equity (value minus debt).

While you do not have to include the total value of your retirement savings on question #81, you must provide your annual contribution, as well as any other untaxed income, on question #79.

Do not leave items blank on the FAFSA form. If the appropriate response is zero, then enter zero. (i.e. If you don't own any investments, write "0", don't leave #81 blank.)

On the FAFSA form, the blue section is to be completed by the student and the purple section is to be completed by the parents. It is especially important to make sure your social security

number, birth date, and address are accurate in the appropriate sections.

The guidelines for #17-21 are as follows: Full-time equals 12 hours or more, three-quarter time equals 11-9 hours; half-time equals 8-6 hours; less than half-time equals 5-1 hours; and not enrolled equals 0 hours. Your enrollment status will affect your financial aid package.

The guidelines for #59 are as follows: If there has been a divorce situation, the parent with whom the student resided 51% of the time should complete the FAFSA. If that parent has remarried, the new spouse must also complete the paperwork.

To apply online, go to www.fafsa.ed.gov. In order to sign the FAFSA, both parent and student must register for a pin number. Go to www.pin.ed.gov. A pin number will be mailed to you. This pin number serves as your electronic signature.

Applying for financial aid may require additional forms (i.e. CSS Profile). You may also have to provide copies of income tax returns or bank statements. Be certain to submit all required documents and respond immediately to follow-up requests.

Current research shows that, over the course of your working life, an Associate Degree can help you earn \$400,000 more than a high school diploma alone! U.S. Census Bureau